

This is a very common question we get asked all the time during our consultations, and we see plenty of people with high medical bills. So you are not alone. In fact, one [Harvard researcher](#) has stated that everyone in this country is just one medical bill away from filing bankruptcy. This should come as no surprise with the state of the U.S. health care system. Most insurance plans call for high deductibles and co-pays, and if you have had a serious injury, you know how those co-pays and deductibles can add up. Even if you have the best insurance, you are sure to be paying a lot for a hospital visit, let alone the cost for taking time off work to be in the hospital.

Most people in Michigan who are lucky enough to have health insurance, find that having it causes a financial hardship. The cost health care in this country is skyrocketing. Employers are passing the cost of health insurance down to its employees by way of higher deductions from their paycheck, higher co-pays, and larger deductibles. Costs are going up, and the quality of the insurance plan keeps going down.

The good news is that medical debt can be put in your bankruptcy. Medical debt is an unsecured debt, which means you did not put up an asset (collateral) to obtain the debt. As with all unsecured debt, that can be eliminated in a [Chapter 7](#) or reduced to pennies on the dollar in a [Chapter 13](#). Your medical debt will be treated the same as your credit card debt. So if you have that \$15,000.00 bill from the hospital, it can be taken care of in your bankruptcy. You should not have to get sick again by worrying about how you will pay your medical debt.

If you have high medical debt that is getting out of control, or worse yet, are being sued by the hospital or doctors office over this debt, call your [Detroit Bankruptcy Lawyers](#) at (586) 439-4297, Extension 0, and set up your free consultation with an attorney. We will discuss what debt you have, including your medical debt, and how best to deal with it in bankruptcy.